

PRELIMINARY LIST OF AFFECTED INSURERS AND POLICIES

UPDATED 10 JUNE 2020

The following is a preliminary list of policy wordings which match the 179 policy wordings within the scope of the test case. The list is not comprehensive: there are other insurers and many other policies in the market that we expect the test case to affect. In July, we expect to publish an updated, consolidated list of the disputed business interruption insurance policies that will be affected by the test case, based on firm submissions which will be collated by the FCA following the short consultation to this effect also-published on 1 June 2020today.

| Insurers | Policy wordings |
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| Allianz Insurance plc | Marsh/Jelf Material Damage and BI – Resilience |
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| American International Group UK Limited (AIG) | Marsh/Jelf Material Damage and BI - Resilience |
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| Arch Insurance (UK) Limited | OGI Commercial Combined - COMMERCIAL COMBINED |
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| Arch Insurance (UK) Limited | OGI Retailers - RETAILERS POLICY |
| Arch Insurance (UK) Limited | Powerplace (Offices & Surgeries) - OFFICE AND SURGERIES POLICY |
| | Fowerplace (Onices & Surgenes) - OFFICE AND SURGERIES FOLICT |
| Argenta Syndicate Management Limited | Guest House and B&B policy v8 12.19, v7 05.19, v6 02.19, v5 12.18 |
| Argenta Syndicate Management Limited | Holiday Home and Self Catering Accommodation policy v7 12.19, v6 05.19, v5 02.19, v4 12.18 |
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| Aspen Insurance UK Limited | Marsh/Jelf Material Damage and BI - Resilience |

| Insurers | Policy wordings |
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| Aviva Insurance Limited | Marsh Material Damage and BI - Resilience |
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| Axa Insurance UK Plc | Marsh/Jelf Material Damage and BI - Resilience |
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| Chubb European Group SE | Marsh/Jelf Material Damage and BI - Resilience |
| | |
| Ecclesiastical Insurance Office plc | Care (groupings) |
| Ecclesiastical Insurance Office plc | Education (ME794 , ME868) |
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| Ecclesiastical Insurance Office plc | Education (ME868) |
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| Ecclesiastical Insurance Office plc | PD3258 (ME871) Heritage Business & Leisure |
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| Ecclesiastical Insurance Office plc | PD3259 (ME872) Heritage Arts and Culture |
| Ecclesiastical Insurance Office plc | ME857 Parish Plus |
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| Ecclesiastical Insurance Office plc | ME858 Parishguard |
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| Ecclesiastical Insurance Office plc | ME866 Charity and Community |

| Insurers | Policy wordings |
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| | |
| Ecclesiastical Insurance Office plc | ME867 Faith and Community |
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| Ecclesiastical Insurance Office plc | ME869 Care |
| Ecclesiastical Insurance Office plc | Nurseries (groupings) |
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| Ecclesiastical Insurance Office plc | ME886 Nurseries |
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| Ecclesiastical Insurance Office plc | MGM602 Marsh School and College |
| Ecclesiastical Insurance Office plc | PD2513 Pound Gates Nursery |
| | |
| Hiscox Insurance Company Limited | 15779 WD-HSP-UK-BG-PHAR-PYI(1) |
| | |
| Hiscox Insurance Company Limited | <u>16725 WD-HSP-UK-GEO-PYZ(4) (1)</u> |
| Hiscox Insurance Company Limited | 20155 WD-HSPX-UK-TIOFAD-PYI(1) |
| | |
| Hiscox Insurance Company Limited | BI - OM - 13754 WD-HSP-UK-EAPYF(1) |
| | |
| Hiscox Insurance Company Limited | BI - OM (Jelf) - 8671 WD-HSP-UK-JMBI(3) |

| Insurers | Policy wordings |
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| | |
| Hiscox Insurance Company Limited | BI -11905 WD-HSP-UK-TBO-BI(1) |
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| Hiscox Insurance Company Limited | Booksellers BI - 12578 WD-HSP-UK-BSBI(2) |
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| Hiscox Insurance Company Limited | Bowling Clubs 15480 WD-HSP-UK-LFB-PYI(1) |
| | |
| Hiscox Insurance Company Limited | Charity BI 9248 WD-CHR-UK-PYL(2) |
| | |
| Hiscox Insurance Company Limited | Cleaners BI - 8358 WD-UK-PIP-GCC-PYI |
| | |
| Hiscox Insurance Company Limited | Clinic and Surgery BI -16777 WD-HSP-UK-HFC-PYI(1) |
| | |
| Hiscox Insurance Company Limited | Covernotes BI - 10272 WD-HSP-UK-MUS-PYI(2) |
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| | |
| Hiscox Insurance Company Limited | Cricket Club BI - 14174 WD-HSP-UK-CC-PBI(3) |
| | |
| Hiscox Insurance Company Limited | CSA - BI - 13500 WD-HSP-UK-CSA-PYI(1) |
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| Hiscox Insurance Company Limited | Electrical contractors BI - 10117 WD-HSP-UK-JCS-PYI(9) |
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| Hiscox Insurance Company Limited | Golf - BI - 9102 WD-HSP-UK-GPS-PYI(4) |
| Hiscox Insurance Company Limited | Golf - BI - 9102 WD-HSP-UK-GPS-PYI(4) |

| Insurers | Policy wordings |
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| | |
| Hiscox Insurance Company Limited | Gunsmiths BI - 8006 WD-HSP-GUN-PYI |
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| Hiscox Insurance Company Limited | Masonic halls BI - 10883 WD-HSP-UK-MASBI(1) |
| | |
| Hissory Insurance Company Limited | Madia and entertainment RL 0510 WD HSB LIK AEM DBI(2) |
| Hiscox Insurance Company Limited | Media and entertainment BI - 9519 WD-HSP-UK-AEM-PBI(2) |
| | |
| Hiscox Insurance Company Limited | Not for Profit BI - 16097 WD-NFP-UK-PYI |
| | |
| Hiscox Insurance Company Limited | Office BI - 11335 WD-HSP-UK-MPO-PYI(3) |
| | |
| Hiscox Insurance Company Limited | Office BI - 15410 WD-HSP-UK-MFL-PYF (1) |
| | |
| Hiscox Insurance Company Limited | Office BI (Package) - 7620 WD-PIP-UK-POP(3) |
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| Llippov Incurrence Company Limited | Ontigiona BL 0280 M/D LICD LIK ODT DVI(2) |
| Hiscox Insurance Company Limited | Opticians BI - 9280 WD-HSP-UK-OPT-PYI(2) |
| | |
| Hiscox Insurance Company Limited | Professions BI - 16089 WD-PROF-UK-PYI |
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| Hiscox Insurance Company Limited | Professions BI - 6001 WD-PIP-UK-PYF(9) |
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| Hiscox Insurance Company Limited | Property BI - 10199 WD-HSP-UK-INFBI(2) |

| Insurers | Policy wordings |
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| | |
| Hiscox Insurance Company Limited | Recruitment BI - 16216 WD-REC-UK-PYI |
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| Hiscox Insurance Company Limited | Recruitment BI - 8671 WD-HSP-UK-JMBI |
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| | |
| Hiscox Insurance Company Limited | Retail BI-15299 WD-SR-UK-PYI(1) |
| | |
| Hiscox Insurance Company Limited | Retail BI-15447 WD-HSP-UK-LFR-PYI(1) |
| | |
| Hiscox Insurance Company Limited | Retail BI - 16105 WD-RET-UK-PYI |
| | |
| Hiscox Insurance Company Limited | Salon BI - 18680 WD-HSP-UK-QHB-PYI |
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| Hiscox Insurance Company Limited | Showtime BI - 11492 WD-HSP-UK-HSH-PYI |
| | |
| Hiscox Insurance Company Limited | Sport leisure BI - 11431 WD-HSP-PSS-PYI(10) |
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| Hiscox Insurance Company Limited | Sports and Leisure BI - 16258 WD-HSP-UK-FSLEG-PYIWD-HSP-UK-GEOG-PYI(3) |
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| Hiscox Insurance Company Limited | Technology BI - 16101 WD-TEC-UK-PYI |
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| Hiscox Insurance Company Limited | Trades BI - 16107 WD-TRAD-UK-PYI |

| Insurers | Policy wordings |
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| | |
| Hiscox Insurance Company Limited | Venues BI - 16110 WD-VEN-UK-PYI |
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| Hiscox Insurance Company Limited | Venues BI - 7103 WD-CCP-UK-PVB(2) |
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| Hiscox Insurance Company Limited | Venues BI - 7103 WD-VEN-UK-PYZ (3) |
| Liberty Mutual Insurance Europe SE | Marsh/Jelf Material Damage and BI - Resilience |
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| MS Amlin Underwriting Limited | ADA628-20190601 Commercial Combined (Instant Underwriting) |
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| MS Amlin Underwriting Limited | ADA626-20190601 Leisure (Instant Underwriting) |
| MS Amlin Underwriting Limited | ADA627-20191024 Office and surgery (Instant Underwriting) |
| MS Amlin Underwriting Limited | ADA672-20190601 Retail (Instant Underwriting) |
| MS Amlin Underwriting Limited | ADA555-20191101 Forge Commercial Combined (with Eastlake & Beachell) |
| Protector Insurance UK | Marsh/Jelf Material Damage and BI - Resilience |
| QBE UK Ltd | PBCC040120 Business Combined |

| Insurers | Policy wordings |
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| QBE UK Ltd | PBCC170619 Business Combined |
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| QBE UK Ltd | PCCP010420 Commercial Combined Insurance Policy |
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| QBE UK Ltd | PLSP010119 Leisure Combined Insurance (inc P.A.) |
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| QBE UK Ltd | PNML010119 NDML Nightclub and Late Nate Venue Policy |
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| QBE UK Ltd | POFF180120 Office Insurance |
| | |
| QBE UK Ltd | POFP040120 Office Insurance |
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| Royal & Sun Alliance Insurance plc (RSA) | v1.3 APR18 Eaton Gate Super Facility Commercial Combined |
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| Royal & Sun Alliance Insurance plc (RSA) | GPUB/PW/06/17 Eaton Gate Super Facility Pubs and Restaurants |
| | |
| Royal & Sun Alliance Insurance plc (RSA) | v27.6 APR18 Eaton Gate Super Facility Retail |
| | |
| Royal & Sun Alliance Insurance plc (RSA) | Marsh/Jelf Material Damage and BI – Resilience |
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| Royal & Sun Alliance Insurance plc (RSA) | S00475G Cottagesure |

| Insurers | Policy wordings |
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| Zurich Insurance plc | Commercial combined - Manufacturing (Acturis) SME557 |
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| Zurich Insurance plc | Commercial combined – Professional and Business Services (Acturis) SME563 |
| Zurich Insurance plc | Commercial Combined – Sports, leisure and entertainment (Acturis) SME567 |
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| Zurich Insurance plc | Commercial Combined - Wholesale and Retail (Acturis) SME561 |
| Zurich Insurance plc | Commercial Combined (Acturis) SME500 |
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| Zurich Insurance plc | Contractors Combined SME555 |
| Zurich Insurance plc | Endorsement POA3 to the Combined All Risks Policy ZCYP36 |
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| Zurich Insurance plc | Marsh/Jelf Material Damage and BI - Resilience |